

Financial Assistance for Cancer Care

Cancer imposes heavy economic burdens on both patients and their families. For many people, a portion of medical expenses is paid by their health insurance plan. For individuals who do not have health insurance or who need financial assistance to cover health care costs, resources are available, including Government-sponsored programs and services supported by voluntary organizations.

Cancer patients and their families should discuss any concerns they may have about health care costs with their physician, medical social worker, or the business office of their hospital or clinic.

The organizations and resources listed below may offer financial assistance. Organizations that provide publications in Spanish or have Spanish-speaking staff have been identified.

- The national **American Cancer Society** (ACS) office can provide the telephone number of the local ACS office serving your area. The local ACS office may offer reimbursement for expenses related to cancer treatment including transportation, medicine, and medical supplies. The ACS also offers programs that help cancer patients, family members, and friends cope with the emotional challenges they face. Some publications are available in Spanish. Spanish-speaking staff are available.
Telephone: 1-800-ACS-2345 (1-800-227-2345)
Web site: <http://www.cancer.org>

- The **AVONCares Program for Medically Underserved Women** provides financial assistance and relevant education and support to low income, under- and uninsured, underserved women throughout the country in need of diagnostic and/or related services (transportation, child care, and social support) for the treatment of breast, cervical, and ovarian cancers.
Telephone: 1-800-813-HOPE (1-800-813-4673)
Web site: <http://www.cancercare.org>
- The **Candlelighters Childhood Cancer Foundation (CCCCF)** is a nonprofit organization that provides information, peer support, and advocacy through publications, an information clearinghouse, and a network of local support groups. CCCCf maintains a list of organizations to which eligible families may apply for financial assistance.
Telephone: 1-800-366-2223
Web site: <http://www.candlelighters.org>
- **Community voluntary agencies and service organizations** such as the Salvation Army, Lutheran Social Services, Jewish Social Services, Catholic Charities, and the Lions Club may offer help. These organizations are listed in your local phone directory. Some churches and synagogues may provide financial help or services to their members.
- **Fundraising** is another mechanism to consider. Some patients find that friends, family, and community members are willing to contribute financially if they are aware of a difficult situation. Contact your local library for information about how to organize fundraising efforts.
- **General Assistance** programs provide food, housing, prescription drugs, and other medical expenses for those who are not eligible for other programs. Funds are often limited. Information can be obtained by contacting your state or local Department of Social Services; this number is found in the local telephone directory.
- **Hill-Burton** is a program through which hospitals receive construction funds from the Federal Government. Hospitals that receive Hill-Burton funds are required by law to provide some services to people who cannot afford to pay for their hospitalization. A brochure about the program is available in Spanish.
Telephone: 1-800-638-0742
Web site: <http://www.hrsa.dhhs.gov/osp/dfcr/obtain/consfaq.htm>
- **Income Tax Deductions:** Medical costs that are not covered by insurance policies sometimes can be deducted from annual income before taxes. Examples of tax deductible expenses might include mileage for trips to and from medical appointments, out-of-pocket costs for treatment, prescription drugs or equipment,

and the cost of meals during lengthy medical visits. The local Internal Revenue Service office, tax consultants, or certified public accountants can determine medical costs that are tax deductible. These telephone numbers are available in the local telephone directory.

Web site: <http://www.irs.ustreas.gov>

- **The Leukemia and Lymphoma Society (LLS)** offers information and financial aid to patients who have leukemia, non-Hodgkin's lymphoma, Hodgkin's disease, or multiple myeloma. Callers may request a booklet describing LLS's Patient Aid Program or the telephone number for their local LLS office. Some publications are available in Spanish.

Telephone: 1-800-955-4572

Web site: <http://www.leukemia-lymphoma.org>

- **Medicaid** (Medical Assistance) a jointly funded, Federal-State health insurance program for people who need financial assistance for medical expenses, is coordinated by the Health Care Financing Administration (HCFA). At a minimum, states must provide home care services to people who receive Federal income assistance such as Social Security Income and Aid to Families with Dependent Children. Medicaid coverage includes part-time nursing, home care aide services, and medical supplies and equipment. Information about coverage is available from local state welfare offices, state health departments, state social services agencies, or the state Medicaid office. Check the local telephone directory for the number to call. Information about specific state locations is also available on the HCFA Web site. Spanish-speaking staff are available in some offices.

Web site: <http://www.hcfa.gov/medicaid/medicaid.htm>

- **Medicare** is a Federal health insurance program also administered by HCFA. Eligible individuals include those who are 65 or older, people of any age with permanent kidney failure, and disabled people under age 65. Medicare may offer reimbursement for some home care services. Cancer patients who qualify for Medicare may also be eligible for coverage of hospice services if they are accepted into a Medicare-certified hospice program. To receive information on eligibility, explanations of coverage, and related publications, call Medicare at the number listed below or visit their Web site. Some publications are available in Spanish.

Toll Free: 1-800-MEDICARE (1-800-633-4227)

TTY (for deaf and hard of hearing callers): 1-877-486-2048

Web site: <http://www.medicare.gov>

- **Patient Assistance Programs** to help pay for drugs are offered by some pharmaceutical manufacturers. To learn whether a specific drug might be available at reduced cost through such a program, talk with a physician or a medical social worker.

- **Social Security Administration (SSA)** is the Government agency that oversees Social Security and Supplemental Security Income. A description of each of these programs follows. More information about these and other SSA programs is available by calling the toll-free number listed below. Spanish-speaking staff are available.

Telephone: 1-800-772-1213

TTY (for deaf and hard of hearing callers): 1-800-325-0778

Social Security provides a monthly income for eligible elderly and disabled individuals. Information on eligibility, coverage, and how to apply for benefits is available from the Social Security Administration.

Web site: http://www.ssa.gov/SSA_Home.html

Supplemental Security Income (SSI) supplements Social Security payments for individuals who have certain income and resource levels. SSI is administered by the Social Security Administration. Information on eligibility, coverage, and how to file a claim is available from the Social Security Administration.

Web site: http://www.ssa.gov/SSA_Home.html

- **Transportation:** There are nonprofit organizations that arrange free or reduced cost air transportation for cancer patients going to or from cancer treatment centers. Financial need is not always a requirement. To find out about these programs, talk with a medical social worker. Ground transportation services may be offered or mileage reimbursed through the local ACS or your state or local Department of Social Services.
- **Veterans Benefits:** Eligible veterans and their dependents may receive cancer treatment at a Veterans Administration Medical Center. Treatment for service-connected conditions is provided, and treatment for other conditions may be available based on the veteran's financial need. Some publications are available in Spanish. Spanish-speaking staff are available in some offices.

Telephone: 1-800-827-1000

Web site: <http://www.va.gov/vbs/>

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Sources of National Cancer Institute Information

Cancer Information Service

Toll-free: 1-800-4-CANCER (1-800-422-6237)

TTY (for deaf and hard of hearing callers): 1-800-332-8615

NCI Online**Internet**

Use <http://cancer.gov> to reach NCI's Web site.

CancerMail Service

To obtain a contents list, send e-mail to cancermail@icicc.nci.nih.gov with the word "help" in the body of the message.

CancerFax® fax on demand service

Dial 301-402-5874 and listen to recorded instructions.

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